

Kaiser Permanente HDHP Plan Talking Points and Q&A

QUESTIONS AND ANSWERS:

Q: Does the deductible accumulate from January through December or July through June?

A: For the State of Colorado plans, your deductible, out-of-pocket maximum (OPM) and other accumulators are on a plan year basis. So, for this next plan year, it is July 1, 2015 – June 30, 2016.

Q: How does the deductible work?

- The deductible is the amount you pay for covered services, each plan year, before Kaiser Permanente starts paying.
- The deductible will start July 1, 2015 and will run through June 30, 2016.
- The individual (subscriber only) deductible for the High-Deductible HMO plan (HDHP) is \$1500 and the family deductible is \$3000.
- If you cover any other members of your family on your plan, you are subject to the family deductible. All members of the family work together, to satisfy the family deductible.

Q: What is coinsurance and when do I pay it?

- Coinsurance is the percentage of the cost of covered services you'll pay *after* you've reached your deductible.
- Once the deductible is met, Kaiser Permanente will pay 90% of most covered services and you will be responsible for 10% of covered services.

Q: How do I pay for prescriptions?

- You will pay the full cost of prescription drugs until your deductible is met. Then, you will pay the applicable cost share – copays for brand and generic drugs and coinsurance for specialty drugs - until your out-of-pocket maximum is met.
- Once your out-of-pocket maximum is met, Kaiser Permanente will pay 100% for most covered services for the rest of the plan year.

Q: Please explain the Out-of-Pocket Maximum (OPM)

- The OPM is the maximum amount you'll pay in a plan year for most services covered under your plan.
- Once the OPM is met, Kaiser Permanente will pay 100% for most covered services for the rest of the plan year.
- Your deductible, prescription copayments and coinsurance payments, all apply towards your OPM.
- The individual (subscriber only) OPM for the HDHP is \$2000 and the family OPM is \$4000.
- With the HDHP, if you cover any other members of your family on your plan, you are subject to the family OPM. All members of the family work together, to satisfy the family OPM.

Q: How much do I pay for Primary Care Physician (PCP) and Specialty Office Visits?

- You will pay the full cost of office visits and any tests or procedures received during the visit until your deductible is met. Once your deductible is met, you pay for covered services at 10% coinsurance.
- The amount you pay accumulates towards your OPM.
- Once your OPM is met, Kaiser Permanente will pay 100% for most covered services for the rest of the plan year.

Q: Do I pay for my lab and imaging?

- You will pay the full cost of lab work and any imaging, such as x-rays, CT/PET scans and MRIs, until your deductible is met, and then, you'll pay 10% coinsurance for these services.
- The amount you pay accumulates towards your OPM.
- Once the OPM is met, Kaiser Permanente will pay 100% for most of covered services for the rest of the plan year.

Q: What about After-hours care & Emergency Room care?

- You will pay the full cost of after-hours and emergency care until your deductible is met. Once your deductible is met, you pay for covered services at 10% coinsurance.
- The amount you pay accumulates towards your OPM.
- Once your OPM is met, Kaiser Permanente will pay 100% for most covered services for the rest of the plan year.